



State of Connecticut
Department of Social Services

W-3016
(Rev. 03/16)

**Notification from Department of Social
Services**

Case ID: 

11/18/2017

Dear :

This notice is about **changes to Medicare Savings Programs income limits.**

We are writing to let you know that, starting January 1, 2018, a new law in the state budget (section 50 of Public Act 17-2, June Special Session) will lower income limits for the Medicare Savings Programs ("MSP"). We have determined that your MSP coverage is likely to end or change, effective January 1, 2018, because of this new law. We will send you another notice around December 15 to tell you if your MSP coverage ends or changes. This notice is intended to provide you with information to help plan for the coming changes.

There are three levels of MSP. The level you are on is based on your income. All levels of MSP cover your Medicare Part B premium. If you have the level known as Qualified Medicare Beneficiary ("QMB"), then your MSP benefit also covers the copays and deductibles for Medicare Part A hospital and Part B medical covered services. Currently, over 90% of Connecticut MSP recipients are at the QMB level. The chart below shows the income limits before and after January 1, 2018.

Use the chart below to see what level of MSP you may qualify for after January 1. Note that you may no longer qualify or you may move from your current level to another level of MSP, depending on your income and your spouse's income if you are married. Income includes, but is not limited to: Social Security retirement or disability benefits, pension, and the money you earn from work. The money you earn from working is calculated differently from other income. The first \$65 that you earn is not counted and then only half of the remaining earnings are counted when determining eligibility. For example, if you have \$1,065 in work earnings, your countable earnings from work are \$500 ($\$1,065 - \$65 = \$1,000$ and $\$1,000$ divided in half is \$500).



MEDICARE SAVINGS PROGRAMS 3 Levels	Income limits 2017		Income limits starting January 1, 2018	
	<i>single</i>	<i>couple</i>	<i>single</i>	<i>couple</i>
Qualified Medicare Beneficiaries (QMB)	\$2,120 per month	\$2,854 per month	\$1,025 per month	\$1,374 per month
Specified Low-Income Medicare Beneficiaries (SLMB)	\$2,321 per month	\$3,125 per month	\$1,226 per month	\$1,644 per month
Additional Low Income Medicare Beneficiaries (ALMB)*	\$2,472 per month	\$3,328 per month	\$1,377 per month	\$1,847 per month

*Due to federal funding limits, not everyone who qualifies for ALMB by income may be able to get coverage.

If after reading this letter, it appears that you are likely to no longer qualify for MSP, here is information to consider:

- For prescription drug coverage, there is still some help for one more year. Under federal law, if you lose MSP coverage, you continue to be eligible for the Low-Income Subsidy, also known as “LIS” or “Extra Help,” through the end of 2018. Extra Help pays for Medicare Part D costs (monthly premium, annual deductible, and prescription co-pays for drugs on the Medicare plan). It also provides you with a special enrollment period throughout the year to change your Medicare options. Unless you have a change of circumstances unrelated to the MSP change, you will remain eligible for this program through 2018. For more information about Extra Help, call Social Security at 1-800-772-1213 (TTY 1-800-325-0778), or go online to www.ssa.gov/medicare/prescriptionhelp.
- If you are losing QMB benefits and are not on Medicaid, you may want to buy additional coverage or change your Medicare plan option to help with deductibles and cost sharing. If you need help deciding whether to buy additional medical insurance, such as a Medigap or Medicare Advantage Plan, or to switch your current plan, you can call the Area Agency on Aging (AAA) nearest to you and ask for the CHOICES Program at 1-800-994-9422. Information about Medigap policies is available online at www.medicare.gov (1-800-633-4227) and through the Connecticut Department of Insurance website at www.ct.gov/cid. Individuals on Medicare are not eligible to purchase insurance through Access Health CT.
- Your Social Security benefits may decrease in 2018. If you lose MSP, your Medicare Part B monthly premium will be deducted directly from your Social Security benefits. If you are not yet collecting Social Security, you will be billed quarterly by Medicare. If you have moved recently, please notify Social Security so that you do not miss this bill. The Medicare Part B monthly premium is currently \$134, but it could go up between now and the end of your MSP coverage.



- You may qualify for MED-Connect (Medicaid for Employees with Disabilities). MED-Connect is for adults with disabilities who are working with earnings less than \$6,250 per month and assets under \$10,000 (single) and \$15,000 (married couples). You can apply for MED-Connect online at www.connect.ct.gov.
- You may continue to have Medicaid. If you currently have Medicaid coverage, such as a Medicaid waiver, you may continue to be eligible for Medicaid even if you are no longer eligible for MSP.

Please remember that this is an informational mailing to help you plan for the next year. We will send you an official notice about your personal MSP eligibility around December 15. General information about this new law is available online at www.ct.gov/dss/medicaresavingsprograms, or by calling 2-1-1.

Sincerely,
The Connecticut Department of Social Services



